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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of:

John F. Fairclough et al.

Application No.: 09/717,576

Filed: November 21, 2000

Commissioner for Patents

Alexandria, VA 22313

P.O. Box/1450

For: A SYSTEM AND METHOD FOR

VERIFYING SETTLING, PRINTING AND GUARANTEEING CHECKS

AT A REMOTE LOCATION

Examiner:

John M. Winter

Docket No.: 42525-0700

Art Group:

3621

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AMENDMENT AND RESPONSE TO OFFICE ACTION

RECEIVED

DEC 2 9 2003

GROUP 3600

Sir:

In response to the Office Action, mailed September 16, 2003, Applicants submit the

following claims. Please amend the above-identified application for patent as follows.

No claims have been amended and claims 21-22 have been added. Claims 1, 3-7, 12, and 14-22 remain pending in the application